DEC BENEFITS.

Employee Totally Disabled:

| No dependents | 2/3 of pay |
|-----------------|------------|
| With dependents | 3/4 of pay |

Death Benefits:

| Widow, no children | 45% (| of pay |
|--|-------|--------|
| Widow and children Widow Each child | | of pay |
| No widow First child Each additional | 35% (| of pay |

Maximum Benefits -- The lesser of \$1,438.31 per month or 75% of pay.

Dependents include spouse and children under 18, under 23 if attending school.